

EXHIBIT A

SLS/PLUS REPAYMENT OBLIGATION



ACS Inc.
P.O. Box 7051
Utica NY 13504-7051
(800) 835-4611

[REDACTED]-1

FEBRUARY 9, 2014

0008805-0017609 DIMA 001 -11----- 384654

JEFFREY CHERY



QUEENS VILLAGE

NY 11429-2620

For value received, you promise to pay to the order of the **ACCESS GROUP, INC./DB AGFL71.2**
(the 'Lender'), at its servicer's address printed above, the principal sum of

\$27,344.23

Page 1 Of 1

If you fail to pay any of these amounts when they are due, you may also be obligated to pay all charges and other costs - including reasonable attorney fees - that are permitted by law and that are necessary for the collection of these amounts. You are also obligated to pay all amounts (including interest) outstanding on your student loan(s) which are unpaid as of the date the repayment period begins or resumes. This document incorporates the repayment obligation(s) under original Promissory Note(s) pertaining to the loans listed below. Your obligation is subject to the terms and conditions of such Promissory Note(s), each of which is still in effect in accordance with its terms. The liability of any Endorser(s) on such Promissory Note(s) is not released.

LOANS TO WHICH THIS REPAYMENT OBLIGATION IS APPLICABLE

LOAN DATE	LOAN AMOUNT	LOAN RATE %	GUARANTOR	LOAN DATE	LOAN AMOUNT	LOAN RATE %	GUARANTOR
8/29/06	4,400.00	7.00	NYSHESC				
10/16/06	4,500.00	7.00	NYSHESC				
1/09/07	4,400.00	7.00	NYSHESC				
1/17/07	4,500.00	7.00	NYSHESC				

Your installments of principal may be deferred if you qualify for one of the deferment conditions listed on the Statements of Rights and Responsibilities printed on the reverse side of this form. You must provide proper documentation to the Lender to support any deferment status.

You are obligated to observe applicable regulations relating to the loan(s) and to inform the lender promptly in writing of any changes occurring in your home address or changes affecting your eligibility for deferment. You are also obligated to inform the lender promptly in writing of any change in the address of any Endorser(s) on your Promissory Note(s). You are further obligated to send all payments and other correspondence to the servicer named above. Your Lender is authorized to obtain enrollment and address information from any of the schools in which you are accepted for enrollment, are enrolled, or was enrolled.

Acceptance by the Lender of any delinquent installment(s) shall not constitute a waiver of any rights of the Lender. Should you fail to make any installment payment hereunder when due, the unpaid balance shall become immediately due and payable at the option of the Lender.

Consolidation or refinancing options may be available for STAFFORD, SLS Program, Plus Program, Perkins Loan Program, Health Profession Student Loan Program, and other educational loan programs. For further information, you should visit Direct Loan Consolidations at <http://www.loanconsolidation.ed.gov> regarding a consolidation loan with a repayment term between 10 and 30 years depending on your principal balance.

PREPAYMENT: If you pay off all or part of this obligation early, you will not have to pay a penalty.

LATE CHARGE: If a payment is 15 or more days late, you may be subject to a late charge not to exceed six cents for each dollar of each late installment.

NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUETMONTLY BEGINNING	NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUETMONTLY BEGINNING	AMOUNT TO BE PAID	
149 1	\$274.21 \$231.90	2/28/14 7/28/26				1. Unpaid Principal Balance 2. Plus Accrued Unpaid Interest Capitalized 3. Equals Principal Amount To Be Paid 4. Plus Accrued Unpaid Interest not Capitalized 5. Plus Projected Interest To Be Paid During Repayment 6. Equals Projected Total Amount To Be Paid	\$27,344.23 \$0.00 \$27,344.23 \$0.00 \$13,744.96 \$41,089.19

DATE REPAYMENT PERIOD BEGINS OR RESUMES 2/01/14

Interest Paid: **\$2,452.48**

CAVEAT

The information disclosed is based on the assumption that, as of the date the first payment is due under the repayment schedule, all payments due prior to such date will have been made as scheduled. The Lender will not collect or attempt to collect from you any portion of the interest due hereunder which is payable by the United States Secretary of Education. This repayment obligation will be interpreted according to Federal Law (20 USC 1071 to 1087-4) and Regulations (34 CFR 682), applicable state law and regulations governing the Federal Family Education Loan Program and the terms of the Promissory Note(s) which you have signed.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION



STAFFORD REPAYMENT OBLIGATION



ACS Inc.
P.O. Box 7051
Utica NY 13504-7051
(800) 835-4611

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FEBRUARY 9, 2014

0003433-0006865 DIMA 001 -11----- 384654

JEFFREY CHERY



QUEENS VILLAGE

NY 11429-2620

For value received, you are obligated to pay to the order of the
at its servicer's address printed above, the principal sum of

ACCESS GROUP, INC./USB;12-1956M

\$8,850.48

Page 1 Of 1

in United States currency with daily simple interest thereon at the rate and in accordance with the repayment schedule set forth below. If you fail to pay any of these amounts when they are due, you may also be obligated to pay all charges and other costs - including reasonable attorney fees - that are permitted by law and that are necessary for the collection of these amounts. You are also obligated to pay all amounts (including interest) outstanding on your student loan(s) which are unpaid as of the date the repayment period begins or resumes. This document incorporates the repayment obligation(s) under original Promissory Note(s) pertaining to the loans listed below. Your obligation is subject to the terms and conditions of such Promissory Note(s), each of which is still in effect in accordance with its terms. The liability of any Endorser(s) on such Promissory Note(s) is not released.

LOANS TO WHICH THIS REPAYMENT OBLIGATION IS APPLICABLE

LOAN DATE	LOAN AMOUNT	INTEREST RATE(%) *	GUARANTOR	LOAN DATE	LOAN AMOUNT	INTEREST RATE(%) *	GUARANTOR
8/10/07	4,250.00	6.00	NYSHESC				
1/04/08	4,250.00	6.00	NYSHESC				

* 8/10 indicates that the annual rate is 8% through the first four years of repayment and is 10% beginning with the fifth year of repayment for the remainder of the repayment period. The first four years of repayment include periods of deferment and forbearance. Deferments and forbearances do not extend the period during which the 8% rate is charged. Your installments of principal may be deferred if you qualify for one of the deferment conditions listed on the Statement of Rights and Responsibilities printed on the reverse side of this form. You must provide proper documentation to the Lender to support any deferment status.

You are obligated to observe regulations relating to the loan(s) and to inform the lender promptly in writing of any changes occurring in your home address or changes affecting your eligibility for deferment. You are also obligated to inform the lender promptly in writing of any change in the address of any Endorser(s) on your Promissory Note(s). You are also obligated to send all payments and other correspondence to the servicer named above. Your Lender is authorized to obtain enrollment and address information from any of the schools in which you are accepted for enrollment, are enrolled, or was enrolled.

Acceptance by the Lender of any delinquent installment(s) shall not constitute a waiver of any rights of the Lender. Should you fail to make any installment payment hereunder when due, the unpaid balance shall become immediately due and payable at the option of the Lender. Consolidation or refinancing options may be available for STAFFORD, SLS Program, Plus Program, Perkins Loan Program, Health Profession Student Loan Program, and other educational loan programs. For further information, you should visit Direct Loan Consolidation at <http://www.loanconsolidation.ed.gov> regarding a consolidation loan with a repayment term between 10 and 30 years depending on your principal balance.

PREPAYMENT: If you pay off all or part of this obligation early, you will not have to pay a penalty.

LATE CHARGE: If a payment is 15 or more days late, you may be subject to a late charge of six cents for each dollar of each late installment.

NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUE MONTHLY BEGINNING	NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUE MONTHLY BEGINNING	AMOUNT TO BE PAID
126	\$94.37	2/28/14				1. Unpaid Principal Balance
1	\$83.67	8/28/24				2. Plus Accrued Unpaid Interest Capitalized

1. Unpaid Principal Balance
2. Plus Accrued Unpaid Interest Capitalized
3. Equals Principal Amount To Be Paid
4. Plus Accrued Unpaid Interest not Capitalized
5. Plus Projected Interest To Be Paid During Repayment
6. Equals Projected Total Amount To Be Paid

DATE REPAYMENT PERIOD BEGINS OR RESUMES 2/01/14

Interest Paid: \$874.18

All payments for the repayment period are due on the same day of the month as the initial payment. If a payment is not made as scheduled (e.g. if you are late in making a payment or if you are entitled to a deferment) or if, under applicable law, payments should have commenced on a date other than as listed in the repayment schedule, the Lender will adjust the repayment schedule and if permitted by law may capitalize unpaid accrued interest.

CAVEAT

The information disclosed is based on the assumption that, as of the date the first payment is due under the repayment schedule, all payments due prior to such date will have been made as scheduled. The Lender will not collect or attempt to collect from you any portion of the interest due hereunder which is payable by the United States Secretary of Education. This repayment obligation will be interpreted according to Federal Law (20 USC 1071 to 1087-4) and Regulations (34 CFR 682), applicable state law and regulations governing the Federal Family Education Loan Program and the terms of the Promissory Note(s) which you have signed.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

(C511)



STAFFORD REPAYMENT OBLIGATION



ACS Inc.
P.O. Box 7051
Utica NY 13504-7051
(800) 835-4611

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FEBRUARY 9, 2014

0003401-0006801 DIMA 001 -11----- 384654

JEFFREY CHERY



QUEENS VILLAGE

NY 11429-2620

For value received, you are obligated to pay to the order of the

ACCESS GROUP, INC./DB AGFL71.2

at its servicer's address printed above, the principal sum of

\$14,041.83

Page 1 Of 1

in United States currency with daily simple interest thereon at the rate and in accordance with the repayment schedule set forth below. If you fail to pay any of these amounts when they are due, you may also be obligated to pay all charges and other costs - including reasonable attorney fees - that are permitted by law and that are necessary for the collection of these amounts. You are also obligated to pay all amounts (including interest) outstanding on your student loan(s) which are unpaid as of the date the repayment period begins or resumes. This document incorporates the repayment obligation(s) under original Promissory Note(s) pertaining to the loans listed below. Your obligation is subject to the terms and conditions of such Promissory Note(s), each of which is still in effect in accordance with its terms. The liability of any Endorser(s) on such Promissory Note(s) is not released.

LOANS TO WHICH THIS REPAYMENT OBLIGATION IS APPLICABLE

LOAN DATE	LOAN AMOUNT	INTEREST RATE(%) *	GUARANTOR	LOAN DATE	LOAN AMOUNT	INTEREST RATE(%) *	GUARANTOR
8/21/06	5,000.00	6.00	NYSHESC				
1/09/07	5,000.00	6.00	NYSHESC				

* 8/10 indicates that the annual rate is 8% through the first four years of repayment and is 10% beginning with the fifth year of repayment for the remainder of the repayment period. The first four years of repayment include periods of deferment and forbearance. Deferments and forbearances do not extend the period during which the 8% rate is charged. Your installments of principal may be deferred if you qualify for one of the deferment conditions listed on the Statement of Rights and Responsibilities printed on the reverse side of this form. You must provide proper documentation to the Lender to support any deferment status.

You are obligated to observe regulations relating to the loan(s) and to inform the lender promptly in writing of any changes occurring in your home address or changes affecting your eligibility for deferment. You are also obligated to inform the lender promptly in writing of any change in the address of any Endorser(s) on your Promissory Note(s). You are also obligated to send all payments and other correspondence to the servicer named above. Your Lender is authorized to obtain enrollment and address information from any of the schools in which you are accepted for enrollment, are enrolled, or was enrolled.

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PREPAYMENT: If you pay off all or part of this obligation early, you will not have to pay a penalty.

LATE CHARGE: If a payment is 15 or more days late, you may be subject to a late charge of six cents for each dollar of each late installment.

NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUED MONTHLY BEGINNING	NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUED MONTHLY BEGINNING	AMOUNT TO BE PAID
140	\$139.19	2/28/14				1. Unpaid Principal Balance
1	\$104.92	10/28/25				2. Plus Accrued Unpaid Interest Capitalized

1. Unpaid Principal Balance
2. Plus Accrued Unpaid Interest Capitalized
3. Equals Principal Amount To Be Paid
4. Plus Accrued Unpaid Interest not Capitalized
5. Plus Projected Interest To Be Paid During Repayment
6. Equals Projected Total Amount To Be Paid

DATE REPAYMENT PERIOD BEGINS OR RESUMES 2/01/14

Interest Paid: \$1,288.05

All payments for the repayment period are due on the same day of the month as the initial payment. If a payment is not made as scheduled (e.g. if you are late in making a payment or if you are entitled to a deferment) or if, under applicable law, payments should have commenced on a date other than as listed in the repayment schedule, the Lender will adjust the repayment schedule and if permitted by law may capitalize unpaid accrued interest.

CAVEAT

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SEE REVERSE SIDE FOR IMPORTANT INFORMATION

(C511)



STAFFORD REPAYMENT OBLIGATION



ACS Inc.
P.O. Box 7051
Utica NY 13504-7051
(800) 835-4611

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FEBRUARY 9, 2014

0003402-0006803 DIMA 001 -11----- 384654

JEFFREY CHERY



QUEENS VILLAGE

NY 11429-2620

For value received, you are obligated to pay to the order of the

ACCESS GROUP, INC./DB AGFL71.2

at its servicer's address printed above, the principal sum of

\$8,854.15

Page 1 Of 1

in United States currency with daily simple interest thereon at the rate and in accordance with the repayment schedule set forth below. If you fail to pay any of these amounts when they are due, you may also be obligated to pay all charges and other costs - including reasonable attorney fees - that are permitted by law and that are necessary for the collection of these amounts. You are also obligated to pay all amounts (including interest) outstanding on your student loan(s) which are unpaid as of the date the repayment period begins or resumes. This document incorporates the repayment obligation(s) under original Promissory Note(s) pertaining to the loans listed below. Your obligation is subject to the terms and conditions of such Promissory Note(s), each of which is still in effect in accordance with its terms. The liability of any Endorser(s) on such Promissory Note(s) is not released.

LOANS TO WHICH THIS REPAYMENT OBLIGATION IS APPLICABLE

LOAN DATE	LOAN AMOUNT	INTEREST RATE(%) *	GUARANTOR	LOAN DATE	LOAN AMOUNT	INTEREST RATE(%) *	GUARANTOR
8/21/06	4,250.00	6.00	NYSHESC				
1/09/07	4,250.00	6.00	NYSHESC				

*8/10 indicates that the annual rate is 8% through the first four years of repayment and is 10% beginning with the fifth year of repayment for the remainder of the repayment period. The first four years of repayment include periods of deferment and forbearance. Deferments and forbearances do not extend the period during which the 8% rate is charged. Your installments of principal may be deferred if you qualify for one of the deferment conditions listed on the Statement of Rights and Responsibilities printed on the reverse side of this form. You must provide proper documentation to the Lender to support any deferment status.

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PREPAYMENT: If you pay off all or part of this obligation early, you will not have to pay a penalty.

LATE CHARGE: If a payment is 15 or more days late, you may be subject to a late charge of six cents for each dollar of each late installment.

NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUE MONTHLY BEGINNING	NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUE MONTHLY BEGINNING	AMOUNT TO BE PAID	
126 1	\$94.37 \$90.64	2/28/14 8/28/24				1. Unpaid Principal Balance 2. Plus Accrued Unpaid Interest Capitalized 3. Equals Principal Amount To Be Paid 4. Plus Accrued Unpaid Interest not Capitalized 5. Plus Projected Interest To Be Paid During Repayment 6. Equals Projected Total Amount To Be Paid	\$8,854.15 \$0.00 \$8,854.15 \$0.00 \$3,127.11 \$11,981.26

DATE REPAYMENT PERIOD BEGINS OR RESUMES 2/01/14

Interest Paid: \$872.31

All payments for the repayment period are due on the same day of the month as the initial payment. If a payment is not made as scheduled (e.g. if you are late in making a payment or if you are entitled to a deferment) or if, under applicable law, payments should have commenced on a date other than as listed in the repayment schedule, the Lender will adjust the repayment schedule and if permitted by law may capitalize unpaid accrued interest.

CAVEAT

The information disclosed is based on the assumption that, as of the date the first payment is due under the repayment schedule, all payments due prior to such date will have been made as scheduled. The Lender will not collect or attempt to collect from you any portion of the interest due hereunder which is payable by the United States Secretary of Education. This repayment obligation will be interpreted according to Federal Law (20 USC 1071 to 1087-4) and Regulations (34 CFR 682), applicable state law and regulations governing the Federal Family Education Loan Program and the terms of the Promissory Note(s) which you have signed.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

(C511)



LOAN CONSOLIDATION DISCLOSURE STATEMENT AND REPAYMENT SCHEDULE



ACS Inc.
P.O. Box 7051
Utica NY 13504-7051
(800) 835-4611

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FEBRUARY 9, 2014

0007153-0014305 DIMA 001 --1----- 384654

JEFFREY CHERY



QUEENS VILLAGE

NY 11429-2620

For value received, you are obligated to pay to the order of the

ACCESS GROUP, INC./DB AGFL51.1

(The Consolidating Lender)

at its servicer's address printed above, the principal sum of

\$13,262.16

Page 1 Of 1

in United States currency with daily simple interest thereon at the rate and in accordance with the repayment schedule set forth below. If you fail to pay any of these amounts when they are due, you may also be obligated to pay all charges and other costs - including reasonable attorney fees - that are permitted by law and that are necessary for the collection of these amounts. You are also obligated to pay all amounts (including interest) outstanding on your student loan(s) which are unpaid as of the date the repayment period begins or resumes. This document incorporates the repayment obligation(s) under original Promissory Note(s) pertaining to the loans listed below. Your obligation is subject to the terms and conditions of such Promissory Note(s), each of which is still in effect in accordance with its terms. The liability of any Endorser(s) on such Promissory Note(s) is not released.

LOANS TO WHICH THIS REPAYMENT OBLIGATION IS APPLICABLE

LOAN DATE	LOAN AMOUNT	INTEREST RATE(%) *	GUARANTOR	LOAN DATE	LOAN AMOUNT	INTEREST RATE(%) *	GUARANTOR
7/28/06	10,364.80	3.75	ASA				

Your installments of principal may be deferred if you qualify for one of the deferment conditions listed on the Statement of Rights and Responsibilities printed on the reverse side of this form. You must provide proper documentation to the Lender to support any deferment status.

You are obligated to observe regulations relating to the loan(s) and to inform the lender promptly in writing of any changes occurring in your home address or changes affecting your eligibility for deferment. You are obligated to inform the lender promptly in writing of any change in the address of any Endorser(s) on your Promissory Note(s). You are further obligated to send all payments and other correspondence to the servicer named above. Your Lender is authorized to obtain enrollment and address information from any of the schools in which you are accepted for enrollment, are enrolled or was enrolled.

Acceptance by the Lender of any delinquent installment(s) shall not constitute a waiver of any of the rights of the Lender. Should you fail to make any installment payment hereunder when due, the unpaid balance shall become immediately due and payable at the option of the Lender.

Consolidation or refinancing options may be available for STAFFORD, SLS Program, Plus Program, Perkins Loan Program, Health Profession Student Loan Program, and other educational loan programs. For further information, you should visit Direct Loan Consolidations at <http://www.loanconsolidation.ed.gov> regarding a consolidation loan with a repayment term between 10 and 30 years depending on your principal balance.

PREPAYMENT: If you pay off all or part of this obligation early, you will not have to pay a penalty.

LATE CHARGE: If a payment is late by more than 10 days, you may be subject to a late charge of 6 cents for each dollar of each late installment.

This loan is administered under Title IV of the Higher Education Act of 1965, as amended, hereafter referred to as the Act.

NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUED MONTHLY BEGINNING	NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUED MONTHLY BEGINNING	AMOUNT TO BE PAID	
123	\$129.62	2/28/14				1. Unpaid Principal Balance	\$13,262.16
1	\$62.33	5/28/24				2. Plus Accrued Unpaid Interest Capitalized	\$0.00
						3. Equals Principal Amount To Be Paid	\$13,262.16
						4. Plus Accrued Unpaid Interest not Capitalized	\$0.00
						5. Plus Projected Interest To Be Paid During Repayment	\$2,743.43
						6. Equals Projected Total Amount To Be Paid	\$16,005.59

DATE REPAYMENT PERIOD BEGINS OR RESUMES 2/01/14

CAVEAT

All payments for the repayment period are due on the same day of the month as the initial payment. If a payment is not made as scheduled (e.g. if you are late in making a payment or if you are entitled to a deferment) or if, under applicable law, payments should have commenced on a date other than as listed in the repayment schedule, the Lender will adjust the repayment schedule and if permitted by law may capitalize unpaid accrued interest.

The information disclosed is based on the assumption that, as of the date the first payment is due under the repayment schedule, all payments due prior to such date will have been made as scheduled. The Lender will not collect or attempt to collect from you any portion of the interest due hereunder which is payable by the United States Secretary of Education. This repayment obligation will be interpreted according to Federal Law (20 USC 1071 to 1087-4) and Regulations (34 CFR 682), applicable state law and regulations governing the Federal Family Education Loan Program and the terms of the Promissory Note(s) which you have signed.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION



LOAN CONSOLIDATION DISCLOSURE STATEMENT AND REPAYMENT SCHEDULE



ACS Inc.
P.O. Box 7051
Utica NY 13504-7051
(800) 835-4611

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FEBRUARY 9, 2014

0007154-0014307 DIMA 001 --1----- 384654

JEFFREY CHERY



QUEENS VILLAGE

NY 11429-2620

For value received, you are obligated to pay to the order of the
at its servicer's address printed above, the principal sum of

ACCESS GROUP, INC./DB AGFL51.1

\$8,739.87

(The Consolidating Lender)

Page 1 Of 1

in United States currency with daily simple interest thereon at the rate and in accordance with the repayment schedule set forth below. If you fail to pay any of these amounts when they are due, you may also be obligated to pay all charges and other costs - including reasonable attorney fees - that are permitted by law and that are necessary for the collection of these amounts. You are also obligated to pay all amounts (including interest) outstanding on your student loan(s) which are unpaid as of the date the repayment period begins or resumes. This document incorporates the repayment obligation(s) under original Promissory Note(s) pertaining to the loans listed below. Your obligation is subject to the terms and conditions of such Promissory Note(s), each of which is still in effect in accordance with its terms. The liability of any Endorser(s) on such Promissory Note(s) is not released.

LOANS TO WHICH THIS REPAYMENT OBLIGATION IS APPLICABLE

LOAN DATE	LOAN AMOUNT	INTEREST RATE(%) *	GUARANTOR	LOAN DATE	LOAN AMOUNT	INTEREST RATE(%) *	GUARANTOR
7/28/06	8,500.00	3.75	ASA				

Your installments of principal may be deferred if you qualify for one of the deferment conditions listed on the Statement of Rights and Responsibilities printed on the reverse side of this form. You must provide proper documentation to the Lender to support any deferment status.

You are obligated to observe regulations relating to the loan(s) and to inform the lender promptly in writing of any changes occurring in your home address or changes affecting your eligibility for deferment. You are obligated to inform the lender promptly in writing of any change in the address of any Endorser(s) on your Promissory Note(s). You are further obligated to send all payments and other correspondence to the servicer named above. Your Lender is authorized to obtain enrollment and address information from any of the schools in which you are accepted for enrollment, are enrolled or was enrolled.

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PREPAYMENT: If you pay off all or part of this obligation early, you will not have to pay a penalty.

LATE CHARGE: If a payment is late by more than 10 days, you may be subject to a late charge of 6 cents for each dollar of each late installment.

This loan is administered under Title IV of the Higher Education Act of 1965, as amended, hereafter referred to as the Act.

NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUE MONTHLY BEGINNING	NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUE MONTHLY BEGINNING	AMOUNT TO BE PAID	
117	\$89.13	2/28/14				1. Unpaid Principal Balance	\$8,739.87
1	\$24.27	11/28/23				2. Plus Accrued Unpaid Interest Capitalized	\$0.00

3. Equals Principal Amount To Be Paid
4. Plus Accrued Unpaid Interest not Capitalized
5. Plus Projected Interest To Be Paid During Repayment
6. Equals Projected Total Amount To Be Paid

DATE REPAYMENT PERIOD BEGINS OR RESUMES 2/01/14

All payments for the repayment period are due on the same day of the month as the initial payment. If a payment is not made as scheduled (e.g. if you are late in making a payment or if you are entitled to a deferment) or if, under applicable law, payments should have commenced on a date other than as listed in the repayment schedule, the Lender will adjust the repayment schedule and if permitted by law may capitalize unpaid accrued interest.

CAVEAT

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SEE REVERSE SIDE FOR IMPORTANT INFORMATION



SLS/PLUS REPAYMENT OBLIGATION



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P.O. Box 7051
Utica NY 13504-7051
(800) 835-4611

-7

FEBRUARY 9, 2014

0008813-0017625 DTMA 001 -11----- 384654

JEFFREY CHERY



QUEENS VILLAGE

NY 11429-2620

For value received, you promise to pay to the order of the **ACCESS GROUP, INC./ USB 12-1953M** (the 'Lender'), at its servicer's address printed above, the principal sum of

\$7,654.21

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If you fail to pay any of these amounts when they are due, you may also be obligated to pay all charges and other costs - including reasonable attorney fees - that are permitted by law and that are necessary for the collection of these amounts. You are also obligated to pay all amounts (including interest) outstanding on your student loan(s) which are unpaid as of the date the repayment period begins or resumes. This document incorporates the repayment obligation(s) under original Promissory Note(s) pertaining to the loans listed below. Your obligation is subject to the terms and conditions of such Promissory Note(s), each of which is still in effect in accordance with its terms. The liability of any Endorser(s) on such Promissory Note(s) is not released.

LOANS TO WHICH THIS REPAYMENT OBLIGATION IS APPLICABLE

LOAN DATE	LOAN AMOUNT	LOAN RATE %	GUARANTOR	LOAN DATE	LOAN AMOUNT	LOAN RATE %	GUARANTOR
5/10/07	1,912.50	7.00	NYSHESC				
5/11/07	1,912.50	7.00	NYSHESC				
4/24/08	700.00	8.50	NYSHESC				
4/25/08	700.00	8.50	NYSHESC				

Your installments of principal may be deferred if you qualify for one of the deferment conditions listed on the Statements of Rights and Responsibilities printed on the reverse side of this form. You must provide proper documentation to the Lender to support any deferment status.

You are obligated to observe applicable regulations relating to the loan(s) and to inform the lender promptly in writing of any changes occurring in your home address or changes affecting your eligibility for deferment. You are also obligated to inform the lender promptly in writing of any change in the address of any Endorser(s) on your Promissory Note(s). You are further obligated to send all payments and other correspondence to the servicer named above. Your Lender is authorized to obtain enrollment and address information from any of the schools in which you are accepted for enrollment, are enrolled, or was enrolled.

Acceptance by the Lender of any delinquent installment(s) shall not constitute a waiver of any rights of the Lender. Should you fail to make any installment payment hereunder when due, the unpaid balance shall become immediately due and payable at the option of the Lender.

Consolidation or refinancing options may be available for STAFFORD, SLS Program, Plus Program, Perkins Loan Program, Health Profession Student Loan Program, and other educational loan programs. For further information, you should visit Direct Loan Consolidations at <http://www.loanconsolidation.ed.gov> regarding a consolidation loan with a repayment term between 10 and 30 years depending on your principal balance.

PREPAYMENT: If you pay off all or part of this obligation early, you will not have to pay a penalty.

LATE CHARGE: If a payment is 15 or more days late, you may be subject to a late charge not to exceed six cents for each dollar of each late installment.

NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUET MONTHLY BEGINNING	NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUET MONTHLY BEGINNING	AMOUNT TO BE PAID
153	\$77.34	2/28/14				1. Unpaid Principal Balance
1	\$8.69	11/28/26				2. Plus Accrued Unpaid Interest Capitalized

DATE REPAYMENT PERIOD BEGINS OR RESUMES 2/01/14

Interest Paid: **\$680.54**

CAVEAT

The information disclosed is based on the assumption that, as of the date the first payment is due under the repayment schedule, all payments due prior to such date will have been made as scheduled. The Lender will not collect or attempt to collect from you any portion of the interest due hereunder which is payable by the United States Secretary of Education. This repayment obligation will be interpreted according to Federal Law (20 USC 1071 to 1087-4) and Regulations (34 CFR 682), applicable state law and regulations governing the Federal Family Education Loan Program and the terms of the Promissory Note(s) which you have signed.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

(C522)



STAFFORD REPAYMENT OBLIGATION



ACS Inc.
P.O. Box 7051
Utica NY 13504-7051
(800) 835-4611

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FEBRUARY 9, 2014

0003434-0006867 DIMA 001 -11----- 384654

JEFFREY CHERY



QUEENS VILLAGE NY 11429-2620

For value received, you are obligated to pay to the order of the
at its servicer's address printed above, the principal sum of

ACCESS GROUP, INC./USB;12-1956M

\$15,899.03

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in United States currency with daily simple interest thereon at the rate and in accordance with the repayment schedule set forth below. If you fail to pay any of these amounts when they are due, you may also be obligated to pay all charges and other costs - including reasonable attorney fees - that are permitted by law and that are necessary for the collection of these amounts. You are also obligated to pay all amounts (including interest) outstanding on your student loan(s) which are unpaid as of the date the repayment period begins or resumes. This document incorporates the repayment obligation(s) under original Promissory Note(s) pertaining to the loans listed below. Your obligation is subject to the terms and conditions of such Promissory Note(s), each of which is still in effect in accordance with its terms. The liability of any Endorser(s) on such Promissory Note(s) is not released.

LOANS TO WHICH THIS REPAYMENT OBLIGATION IS APPLICABLE

LOAN DATE	LOAN AMOUNT	INTEREST RATE(%) *	GUARANTOR	LOAN DATE	LOAN AMOUNT	INTEREST RATE(%) *	GUARANTOR
8/10/07	6,000.00	6.00	NYSHESC				
1/04/08	6,000.00	6.00	NYSHESC				

* 8/10 indicates that the annual rate is 8% through the first four years of repayment and is 10% beginning with the fifth year of repayment for the remainder of the repayment period. The first four years of repayment include periods of deferment and forbearance. Deferments and forbearances do not extend the period during which the 8% rate is charged. Your installments of principal may be deferred if you qualify for one of the deferment conditions listed on the Statement of Rights and Responsibilities printed on the reverse side of this form. You must provide proper documentation to the Lender to support any deferment status.

You are obligated to observe regulations relating to the loan(s) and to inform the lender promptly in writing of any changes occurring in your home address or changes affecting your eligibility for deferment. You are also obligated to inform the lender promptly in writing of any change in the address of any Endorser(s) on your Promissory Note(s). You are also obligated to send all payments and other correspondence to the servicer named above. Your Lender is authorized to obtain enrollment and address information from any of the schools in which you are accepted for enrollment, are enrolled, or was enrolled.

Acceptance by the Lender of any delinquent installment(s) shall not constitute a waiver of any rights of the Lender. Should you fail to make any installment payment hereunder when due, the unpaid balance shall become immediately due and payable at the option of the Lender. Consolidation or refinancing options may be available for STAFFORD, SLS Program, Plus Program, Perkins Loan Program, Health Profession Student Loan Program, and other educational loan programs. For further information, you should visit Direct Loan Consolidation at <http://www.loanconsolidation.ed.gov> regarding a consolidation loan with a repayment term between 10 and 30 years depending on your principal balance.

PREPAYMENT: If you pay off all or part of this obligation early, you will not have to pay a penalty.

LATE CHARGE: If a payment is 15 or more days late, you may be subject to a late charge of six cents for each dollar of each late installment.

NO OF PAYMENTS	AMOUNT OF PAYMENTS	DUE MONTHLY BEGINNING	NO OF PAYMENTS	AMOUNT OF PAYMENTS	DUE MONTHLY BEGINNING	AMOUNT TO BE PAID
140	\$157.60	2/28/14				1. Unpaid Principal Balance \$15,899.03
1	\$118.61	10/28/25				2. Plus Accrued Unpaid Interest Capitalized \$0.00

DATE REPAYMENT PERIOD BEGINS OR RESUMES 2/01/14

Interest Paid: \$1,458.52

All payments for the repayment period are due on the same day of the month as the initial payment. If a payment is not made as scheduled (e.g. if you are late in making a payment or if you are entitled to a deferment) or if, under applicable law, payments should have commenced on a date other than as listed in the repayment schedule, the Lender will adjust the repayment schedule and if permitted by law may capitalize unpaid accrued interest.

CAVEAT

The information disclosed is based on the assumption that, as of the date the first payment is due under the repayment schedule, all payments due prior to such date will have been made as scheduled. The Lender will not collect or attempt to collect from you any portion of the interest due hereunder which is payable by the United States Secretary of Education. This repayment obligation will be interpreted according to Federal Law (20 USC 1071 to 1087-4) and Regulations (34 CFR 682), applicable state law and regulations governing the Federal Family Education Loan Program and the terms of the Promissory Note(s) which you have signed.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

(C511)



SLS/PLUS REPAYMENT OBLIGATION



ACS Inc.
P.O. Box 7051
Utica NY 13504-7051
(800) 835-4611

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FEBRUARY 9, 2014

0008816-0017631 DIMA 001 -11----- 384654

JEFFREY CHERY



QUEENS VILLAGE

NY 11429-2620

For value received, you promise to pay to the order of the **ACCESS GROUP, INC./USB;12-1956M** (the 'Lender'), at its servicer's address printed above, the principal sum of **\$25,888.07**

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If you fail to pay any of these amounts when they are due, you may also be obligated to pay all charges and other costs - including reasonable attorney fees - that are permitted by law and that are necessary for the collection of these amounts. You are also obligated to pay all amounts (including interest) outstanding on your student loan(s) which are unpaid as of the date the repayment period begins or resumes. This document incorporates the repayment obligation(s) under original Promissory Note(s) pertaining to the loans listed below. Your obligation is subject to the terms and conditions of such Promissory Note(s), each of which is still in effect in accordance with its terms. The liability of any Endorser(s) on such Promissory Note(s) is not released.

LOANS TO WHICH THIS REPAYMENT OBLIGATION IS APPLICABLE

LOAN DATE	LOAN AMOUNT	LOAN RATE %	GUARANTOR	LOAN DATE	LOAN AMOUNT	LOAN RATE %	GUARANTOR
8/10/07	10,000.00	7.00	NYSHESC				
1/04/08	10,000.00	7.00	NYSHESC				

Your installments of principal may be deferred if you qualify for one of the deferment conditions listed on the Statements of Rights and Responsibilities printed on the reverse side of this form. You must provide proper documentation to the Lender to support any deferment status.

You are obligated to observe applicable regulations relating to the loan(s) and to inform the lender promptly in writing of any changes occurring in your home address or changes affecting your eligibility for deferment. You are also obligated to inform the lender promptly in writing of any change in the address of any Endorser(s) on your Promissory Note(s). You are further obligated to send all payments and other correspondence to the servicer named above. Your Lender is authorized to obtain enrollment and address information from any of the schools in which you are accepted for enrollment, are enrolled, or was enrolled.

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Consolidation or refinancing options may be available for STAFFORD, SLS Program, Plus Program, Perkins Loan Program, Health Profession Student Loan Program, and other educational loan programs. For further information, you should visit Direct Loan Consolidations at <http://www.loanconsolidation.ed.gov> regarding a consolidation loan with a repayment term between 10 and 30 years depending on your principal balance.

PREPAYMENT: If you pay off all or part of this obligation early, you will not have to pay a penalty.

LATE CHARGE: If a payment is 15 or more days late, you may be subject to a late charge not to exceed six cents for each dollar of each late installment.

NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUE MONTHLY BEGINNING	NO. OF PAYMENTS	AMOUNT OF PAYMENTS	DUE MONTHLY BEGINNING	AMOUNT TO BE PAID	
149	\$259.48	2/28/14				1. Unpaid Principal Balance	\$25,888.07
1	\$249.80	7/28/26				2. Plus Accrued Unpaid Interest Capitalized	\$0.00

DATE REPAYMENT PERIOD BEGINS OR RESUMES 2/01/14

Interest Paid: **\$2,304.58**

All payments for the repayment period are due on the same day of the month as the initial payment. If a payment is not made as scheduled (e.g. if you are late in making a payment or if you are entitled to a deferment) or if, under applicable law, payments should have commenced on a date other than as listed in the repayment schedule, the Lender will adjust the repayment schedule and if permitted by law may capitalize unpaid accrued interest.

CAVEAT

The information disclosed is based on the assumption that, as of the date the first payment is due under the repayment schedule, all payments due prior to such date will have been made as scheduled. The Lender will not collect or attempt to collect from you any portion of the interest due hereunder which is payable by the United States Secretary of Education. This repayment obligation will be interpreted according to Federal Law (20 USC 1071 to 1087-4) and Regulations (34 CFR 682), applicable state law and regulations governing the Federal Family Education Loan Program and the terms of the Promissory Note(s) which you have signed.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

